

## Fill in this information to identify the case:

Debtor 1 Brian K Young dba BKY Remodeling Service

Debtor 2 Tonya R Young  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of PA  
(State)

Case number 19-70387-JAD

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

**Name of creditor:** U.S. Bank National Association, as Indenture Trustee on behalf of and with respect to Barclays Mortgage Trust 2021-NPL 1, Mortgage-Backed Securities, Series 2021-NPL 1 **Court claim no. (if known):** 10

**Last 4 digits** of any number you use to identify the debtor's account: \*\*\*\*\*4392

**Property address:** 1 Hope St  
Number Street

Du Bois PA 15801  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 08 / 01 / 2024  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Brian K Young dba BKY Remodeling Service  
First Name Middle Name Last Name

Case number (if known) 19-70387-JAD

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Wendy Locke  
Signature

Date 08 / 29 / 2024

Print Wendy Locke  
First Name Middle Name Last Name

Title Agent for Creditor

Company Aldridge Pite, LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 3333 Camino del Rio South, Suite 225  
Number Street

San Diego CA 92108  
City State ZIP Code

Contact phone (858 ) 750 - 7600

Email wlocke@aldridgepite.com

**Certificate of Service**

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on

Date: August 29, 2024

Chapter 13 Trustee: Ronda J. Winnecour  
Trustee Address: Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Trustee Email: cmecf@chapter13trusteewdpa.com

Debtor's Counsel Name: Kenneth P. Seitz  
Debtor's Counsel Address: Law Offices of Kenny P. Seitz  
P.O. Box 211  
Ligonier, PA 15658  
Debtor's Counsel Email: thedebterasers@aol.comp

Debtor 1 Name: Brian K Young  
Debtor 2 Name: Tonya R Young  
Debtor's Mailing Address: 1 Hope Street  
Du Bois, PA 15801

/s/ Cecilia Metcalf